

because this involves the death of a police officer, and they have to leave very soon. So I apologize to my friend. We were supposed to get the first half hour of morning business, but we understand and acknowledge the tragedy in the State of Alaska.

Mr. President, on behalf of Senator DASCHLE, I extend 5 minutes of our morning business time to Senator KOHL, 15 minutes to Senator CORZINE, and 10 minutes to Senator BOXER.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

The Senator from Alaska.

Mr. STEVENS. Mr. President, I thank the distinguished deputy minority leader. The family of our lost officer is in attendance, and I did wish to speak at this time.

TRIBUTE TO OFFICER JOHN WATSON

Mr. STEVENS. Mr. President, I was deeply saddened last Christmas evening to learn that Alaska had lost a true hero. Officer John Watson, an 18-year veteran of the police force, was the Kenai Police Department's longest-serving officer. He served with distinction, earning numerous commendations and citations throughout his career. He was a dedicated public servant, taken from us in the line of duty. He will be missed by his family, friends, and the community he served.

The stories I have heard since his passing have demonstrated his strength of character and his impact on the community.

Nearly 2,000 peace officers, emergency personnel, State officials, and community members remembered Officer Watson at a service held in his honor. I think John's pastor said it best when he remembered Officer Watson as someone who "throughout his life walked the talk, protecting and serving."

Officer Watson is the first Kenai police officer to be taken from us in the line of duty. Understandably, our community has been stunned by this loss. But it is my hope we can reflect upon John's life and renew our commitment to the causes he defined and that defined him: particularly, his dedication to public service and his willingness to help his fellow citizens. That will be a most fitting tribute to the life he spent protecting others, if we remember him in that way.

I extend my deepest sympathies to John's wife Kathy, his daughter, and six stepchildren. They have been, and will continue to be, in our thoughts and prayers, and in all Alaskans' prayers, since he has passed.

The ACTING PRESIDENT pro tempore. The Senator from Alaska.

Ms. MURKOWSKI. Mr. President, this evening, in a candlelight vigil at the National Law Enforcement Officers' Memorial on Judiciary Square, thousands of law enforcement officers from all corners of our Nation will

come together. Many will be accompanied by their spouses, some by their children. Law enforcement is truly a family business.

Tonight, we will come together to honor 362 heroes whose names were inscribed on that marble wall last month. These heroes are law enforcement officers who have lost their lives in the line of duty. Mr. President, 145 of those officers lost their lives just last year.

I rise this morning to pay tribute to the men and women whose names are inscribed on that wall. I rise to lend my support to their survivors and to their colleagues.

The 362 individuals we will honor tonight were each distinct individuals. Together, they represent all of the diversity that is America. Together, they shared a commitment to service that is central to the tradition of American law enforcement.

This commitment to service means spending Christmas Day in the patrol car instead of with family. It means working on your spouse's birthday, checking on the welfare of others.

The officer's name is John Patrick Watson. On Christmas Day, 2003, he went to work, leaving behind his beloved wife Kathy on her birthday, to do the job he loved, which was protecting the people of Kenai, AK. That had been his job for 18 years.

That Christmas night, answering a call for a "welfare check," Officer Watson would become the first member of the Kenai Police Department to lose his life in the line of duty.

Officer Watson was shot to death with his own weapon, allegedly by the individual on whose welfare he was checking.

The individuals who will be remembered this evening at the memorial are regarded as heroes, not for the way they died but for the way they lived. So let us not dwell on how Officer Watson lost his life but on the way he lived it.

During the memorial services in the city of Kenai, Chief Chuck Kopp recounted another call, 3 years earlier, which began with the words: "My name is Officer Watson and I am here to help."

Officer Watson was responding to aid a woman who almost died from a sleeping pill overdose. The woman, writing after Officer Watson's tragic death, stated that she did not remember much of what had occurred that night, but the peace she felt as his unshaken voice reached her is something she will never forget.

The woman whose life Officer Watson saved, ironically, never had an opportunity to thank him during his lifetime. In a letter that was read during Officer Watson's memorial service, the woman wrote:

Please know that with every breath I take, I thank you. . . . I will make every day count. Your time and energy were not wasted.

I never had the opportunity to meet Officer John Watson. It is troubling to

me that in spite of his many good works, only in death have his many contributions been recognized on the Senate floor.

So to Kathy, to John's children, and to the members of his family in Michigan, I say that John Watson's time and energy were certainly not wasted. He trained nearly every member of the Kenai Police Department. He was a pillar of the community, devoted to his church and to God, a bear of a man with a smile for everyone.

John Watson was an Alaskan by choice rather than by birth, but he will remain forever in our hearts as a true Alaskan hero. For in valor, there is hope.

I thank the Presiding Officer and yield the floor.

The PRESIDENT pro tempore. The Senator from Wisconsin is recognized for 5 minutes under the previous order.

COVER THE UNINSURED WEEK

Mr. KOHL. Mr. President, today I rise to address the growing problem of the uninsured in America. This week is Cover the Uninsured Week. It is not only appropriate but necessary that we take this time to acknowledge the tragedy of American families living without health insurance, and often, as a result, without adequate health care. Solving this problem is going to take a lot more than talk; it is going to take decisive action by the Congress and, very importantly, by the administration.

The number of Americans without health insurance continues to grow. In 2002, 15 percent of our population—over 43 million Americans—were uninsured. Since the year 2000, 3.8 million more Americans have become uninsured. While Wisconsin is doing better than the national average, we still had nearly 474,000 people uninsured in 2002—almost 10 percent of our population.

More than half of the nonelderly uninsured are full-time workers or their spouses and children. It makes no sense to blame this staggering figure just on business. Good businesspeople want to provide health insurance to their employees. They know the value of a workforce that is receiving necessary preventive health care. They know the bottom-line productivity losses that occur when workers have to struggle with the costs of a serious illness in their families, and they are, in great part, family members themselves, often relying on the same insurance coverages as their employees, never wanting to see someone they work with suffer because they cannot afford adequate health care.

Businesses want to offer solid, affordable health insurance to their employees, but it is getting harder to find every year.

As premiums increase at double-digit rates every year, employers are forced to drop coverage or pass on more costs to their workers in the form of higher cost sharing, deductibles, and copays.

Too often employees' wage increases are more than consumed by the higher health care costs they face.

This crisis affects everyone. A recent study by the Kaiser Commission estimates the United States could spend \$41 billion for uncompensated care for the uninsured in 2004. Eighty-five percent of that will be paid by Federal, State, and local governments using taxpayer funds. This issue has reached a crisis point. Yet it has been 8 years since Congress enacted meaningful health insurance reform. Further, this is not a partisan crisis. It is a national crisis. It will take a national solution, bipartisan and resolute, ambitious and courageous. That means we will need to reorder pet projects and other priorities in order to devote significant new resources to covering the uninsured. That means we need to give up political rivalries and partisanship in order to consider any good idea, regardless from which side of the aisle it comes. It means we need decisive leadership and commitment from the top; namely, from the President himself.

So far we haven't seen much of that. The proposals the President has put forward would barely scratch the surface and some would create more problems than they solve. With over 43 million Americans uninsured, less than 3 million will be covered by his proposals, and they offer nothing to stem the rising health care cost problems we face. The American people deserve a more serious effort.

When the President makes something a priority, we see action. When the President wanted tax cuts, he pushed two massive bills through Congress. When the President wanted authorization for war in Iraq, he successfully argued long and hard, not only here but all over the world, for the authority he needed. If the President wants to make the uninsured a priority, he has the influence, the control, and the position to make it happen.

I know there is no silver bullet for dealing with the cost of health care. It will take a variety of solutions to expand coverage to the uninsured and help reign in the skyrocketing cost of health care. And it will take a combination of market and government-based solutions. We should look at proposals like tax credits to help small businesses afford health insurance, expansion of Government programs that work, like Medicaid and the State Children's Health Insurance Program, increased funding for community health centers, encouraging more purchasing pools, and the greater use of technology to improve quality and cut costs.

Whatever the combinations are, it is time to have this debate. This administration needs to step up and provide leadership. We cannot ignore the crisis or wish it away. We cannot waste more time on sound-bite solutions that do nothing to solve the problem. We need to fight the plague of the uninsured the way we have fought other threats to

our way of life and our basic values. This fight we desperately need to win.

I yield the floor.

The PRESIDING OFFICER (Ms. MURKOWSKI). The Senator from New Jersey.

Mr. CORZINE. Madam President, I compliment the Senator from Wisconsin for his remarks. I will be giving a similar presentation, but I think there is not a more important domestic issue, one that is impacting the quality of life for middle-income and moderate-income Americans more than almost anything in their private financial affairs. Obviously, it is having a major impact on business and the quality of our economy. I don't think there is a more important issue for us to debate and to achieve those necessary elements that will change the terms and conditions so we can address the 44 million uninsured, but also provide the kind of underlying support for the quality of life for Americans we have come to expect. This is the priority domestic issue.

I compliment the distinguished Senator for his remarks. I hope I can be as eloquent.

I do want to make sure I speak out on this issue. I have been talking consistently about the state of our economy, particularly the squeeze middle-class Americans have. Health care costs are absolutely at the top of that list, but we see it in tuition costs at colleges and universities, property taxes, gasoline prices, and energy prices. There are a number of things that are impinging the ability of middle-income and moderate-income families to navigate the American economy. But none of those is more troubling than both the access and the affordability of health care.

Today there are roughly 44 million Americans without health coverage. Those who do have health coverage are seeing increases in their costs. Particularly those who are part of group programs see that costs rise exponentially. We are seeing that carry through into the challenges in our budgetary policies in Washington with regard to Medicare and Medicaid. Costs are truly phenomenal.

The average cost of a family health insurance policy today is roughly \$10,000 a year. A study released this week by the Kerry campaign shows there has been a \$2,700 increase in the average annual family premium per year over the last 3 years for those who have insurance, 4 times the rate at which family income has grown in the last 4 years.

I have to say this is a particularly troubling issue for those folks in the State of New Jersey, because we have had the highest rate of premium increase of any State in the Nation. I am hearing a lot of complaints back home. This is unsustainable and needs to be addressed. For the Senate, representing the people of our States, to not have a serious debate about the uninsured, with all of the pressures on the middle class, is hard for me to understand.

We used to take for granted that if you had a good job, guaranteed health benefits came along with the job. This is not the way it is today. In fact, you would usually be able to count on those health insurance benefits through retirement. That is no longer a certainty. Employers, on the other hand, have seen their costs rising 10 or 15 percent. We have a chart that shows how, over the period of time from 1996 to 2003, we have seen a surge in health care costs. For the third year in a row we have had double-digit increases in the cost of premiums for health care insurance. When employers have seen their costs rise, they have taken an obvious strategic step and shifted the cost to their employees, eliminated coverage for retirees, or eliminated coverage altogether for employees, or had all kinds of cost-sharing arrangements. It is amazing how the burden has shifted increasingly to working families.

Eighty-one percent of the uninsured, those 44 million, are actually people who are working. A lot of times you think it is folks who are unemployed or somehow are not connected to the economy. Eighty-one percent of the uninsured are in working families, people who have jobs.

Competitive pressure among employers to drop coverage is growing because it is such an important cost element in their overall means of doing business. We have to take steps to address the health care coverage and affordability crisis. Fewer and fewer people can afford to maintain the coverage they have; fewer and fewer businesses can afford to. It is time we actually get on with it.

To give you one example, the average annual premium for a standard plan for a healthy, nonsmoking 25-year-old in New Jersey is almost \$5,000.

That is the average—\$5,000 for a single individual. Just to contrast that with some of the initiatives we see out of the administration, which I find remarkably unacceptable and limited to addressing this problem, President Bush has proposed giving a \$1,000 to \$3,000 tax credit to low to moderate income-tax paying individuals and families. A \$1,000 tax credit for a single individual earning \$15,000 a year would leave that single 25-year-old I just mentioned paying 30 percent of the gross income to purchase coverage.

How does that work? What kind of help is that? A \$5,000 premium, you get a \$1,000 tax credit, and you make \$10,000, \$15,000, \$20,000, and 30 percent of the income pays for coverage. This is the kind of problem with which individuals are dealing. You can do that across the income and age spectrum, and it is an enormous issue.

The President's tax credit proposal simply falls far short of offering the whole health care coverage for 44 million Americans. In fact, an independent study by Ken Thorpe of Emory University finds that the President's proposal would provide coverage to only 2.1 million of that 44 million uninsured. That

is over 10 years, by the way. So we are making no dent whatsoever. It would not even cover the 3.8 million who lost coverage since President Bush came into office.

Furthermore, the CBO determined the President's associated health plan proposal would actually increase health care premiums for a majority of employees working in small firms and would cause about 10,000 individuals to lose their coverage. So the second element of the President's proposal, beyond the tax credit, is going to actually increase the uninsured and increase premiums. It is hard to see how that will be helpful in this overall health care crisis.

We could begin to address these difficult issues by acting on health care in the way that a number of people put forward and, most particularly, Senator KERRY has put forward. His plan would reduce health care costs for those with health insurance and expand coverage to 27 million Americans who currently lack it. Senator KERRY's commonsense proposal builds on existing successful health care programs such as SCHIP, State Children's Health Insurance Program; mandates coverage for all children; and provides incentives to States to expand coverage to uninsured adults. The Kerry plan would not only expand access to health coverage, it would reduce premiums by about 10 percent for those with insurance. He does this by making the Federal Government a secondary insurer, whenever an individual's health care costs exceed \$50,000 in a year. So it is a catastrophic backstop that the Federal Government takes up and covers 75 percent of those costs above that level. It would reduce costs by 10 percent for everybody who has insurance. It is a very simple but important concept to add to the expansion of coverage the Senator has talked about.

We can provide coverage to more than half of those currently uninsured through these steps. I think we must take those programs and even expand them to make sure everybody has coverage. Expanding health coverage is not cheap, but the cost of refusing to expand access to health insurance is enormous as well, and it affects every one of us. We all pay more for health care because hospitals and other providers are forced to increase prices to compensate for those without coverage who use the services. They are mandated to do that at hospitals. We all pay higher State and local taxes to compensate providers who provide precare to those without coverage. We all know that. Emergency rooms, charity care—all of those places where we build up these costs. It is important that we understand the cost-benefit of actually having health insurance programs that work to take care of that and to eliminate some of those costs.

According to the Kaiser Commission on Medicaid and the Uninsured, we spent \$41 billion in this Nation last year for uncompensated care for the

uninsured. We hear about it from our hospitals, local providers. They give out care, and the total is \$41 billion, according to the Kaiser Commission. The annual cost, by the way, of that program I just talked about with the Kerry proposal is \$35 billion. So you have a cost-benefit tradeoff. If you could take care of the uninsured, you could take a big bite out of that \$41 billion of uncompensated care. We would have to spend the money. Some folks would say we don't have the budget room. We don't have the budget room to pay for the \$41 billion that we have. I think we can make major inroads if we work on it.

There are savings to be had if we are prepared to do it. I think making sure that we move on to preventive care, in conjunction with health care access, will make a huge difference in making sure that people deal with diabetes before it is chronic and critical, deal with hypertension before it is chronic and critical. All of these things will make a huge difference. People will deal with these in the normal course of preventive care as opposed to emergency or critical or chronic problems.

Madam President, there is a lot to be dealt with on this topic of access to health care in this country. We need to have that debate. Senator KERRY has laid down an incredibly important proposal—one that is self-financed by the costs that it would defray from the unreimbursed costs going through the system. We need to address these 44 million Americans and address the pressure that middle-class, moderate Americans are feeling every day as they see this 13-percent increase in health care.

I hope we can have a real debate on this floor so that we can move forward to take care of those 44 million uninsured and not have proposals that are dead on arrival, that have no real impact, maybe addressing 2 million of the 44 million and not even dealing with the numbers that are increasing. As we sit here and talk about it today, 3.8 million new Americans have gone on to the uninsured rolls since this administration has been in office. We need to address that problem and the other 40 million that are without health insurance. There are proposals that make sense. It is time to address it. I hope we can have that debate.

I yield the floor.

Mrs. BOXER. Madam President, how much time do we have remaining?

The PRESIDING OFFICER. There is 17 minutes remaining on your side.

Mrs. BOXER. Madam President, I come to the floor, first of all, to thank my colleagues for pointing out what is happening in every State in America today. People are struggling to get health care. My mother used to say, "If you have your health, you have everything." I thought, as a child, what does she mean? Now, as I get older, I realize she is right because when your family gets stricken with a disease, with a problem that makes them hurt and un-

productive, your world really falls apart.

So, clearly, health care is a very big issue as we go into this election season. It should be a big issue every day here. We don't see the majority bringing up any kind of legislation to make life easier for people, in terms of their health care. We cannot even get enough votes to extend unemployment compensation for people who have been unemployed. So it is something for the people of America to think about.

HONORING OUR ARMED FORCES

Mrs. BOXER. Madam President, since the war in Iraq, I have been coming to the floor to pay tribute to fallen soldiers, heroes from my State. Today, I do that. Unfortunately, there are well over a hundred gone in our State. Today, I want to pay tribute to the 10 young Americans killed since April 26. All of them are either from California or based in California.

SSG Abraham D. Penamedina, age 32, died April 27 when his patrol came under sniper fire in Baghdad. He was from Los Angeles.

LCpl Aaron Austin, age 21, died April 26, due to hostile fire in Al Anbar Province. He was assigned to Camp Pendleton.

SGT Adam Estep, age 23, died April 21, when a rocket-propelled grenade hit his patrol in Baghdad. He was from Campbell, CA.

SPC James Beckstrand, age 27, was from Escondido, CA. He died in Baghdad while part of a dismounted improvised explosive device sweep patrol when a vehicle approached his unit and the driver detonated a bomb.

SPC Trevor Wine, age 22, died May 1, from injuries sustained on April 30, when his convoy vehicle hit an improvised explosive device in Tikrit. He was from Orange, CA.

SPC Ramon Ojeda, age 22, died May 1, when his convoy was attacked in Al Amarah. He was from Ramona, CA.

PFC Lyndon Marcus, Jr., age 21, was from Long Beach, CA. He died May 3, in Balad, Iraq, when his military vehicle rolled over into a canal.

SGT Marvin Sprayberry III, age 21, died May 3, in Balad, Iraq, when his military vehicle rolled over into a canal. He was from Tehachapi, CA.

Cpl Jeffrey Green, age 20, was assigned to Camp Pendleton, CA. He was found deceased on May 5, in the Euphrates River in Al Anbar Province. The cause of his death is under investigation.

Cpl Dustin Schrage, age 20, was found deceased on May 6, in Al Anbar Province. The cause of his death is under investigation. He was from Camp Pendleton, CA.

Madam President, 172 soldiers, who were either from California or based in California, have been killed by serving their country in Iraq. I pray for these young Americans. I pray for their families. I pray for their friends.

My heart goes out to all of our soldiers, to all of them. It is because of